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A REVIEW OF HOUSING IN CANADA

765

Introduction

This brief was prepared in response to a request made in March 1958 by the Bureau of Social Affairs in Charge of the Housing, Building and Planning Branch of the United Nations. This Branch undertook to prepare a Report on the World Housing Situation and asked Central Mortgage and Housing Corporation to present a monograph on housing policy and programmes in Canada.

A general outline was supplied by the Branch so that some uniformity would prevail in the presentations by different countries. The Canadian brief follows the outline.

Several members of the Corporation assisted in the preparation of this material, it was assembled in less than three months, and it has not had the final, uniform, editorial work that a more formal publication would receive. In its present form, however, it may be of great use to those interested in the broad context of housing in this country, and is being distributed to a limited number of persons with a special interest in housing in Canada.

Introduction

The purpose of this book is to provide a comprehensive overview of the current state of research in the field of artificial intelligence. It is intended for researchers, students, and anyone interested in the latest developments in this rapidly evolving field. The book covers a wide range of topics, from the foundations of AI to the most recent advances in machine learning and deep learning. It is written in a clear and concise style, making it accessible to a broad audience. The book is organized into several chapters, each focusing on a specific area of research. The first chapter provides an overview of the field, while the subsequent chapters delve into more specialized topics. The book is a valuable resource for anyone looking to stay up-to-date on the latest research in AI.

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HOUSING IN CANADA



A Brief From
Central Mortgage and Housing Corporation to
The United Nations
1958

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CHAPTER I - THE COUNTRY

Although the second largest country in the world (3,845,774 square miles), Canada is only twenty-seventh in population. The great industrial expansion of the past two decades has been accompanied by a strong trend toward urbanization, and now more than three-fifths of the population of 17 million are urban dwellers. In the words of the report of the Royal Commission on Canada's Economic Prospects (1957):

"The jut-jawed outdoorsman, still vivid against a prairie sky, a rocky coastline or a stand of black spruce, still works long hours as a national symbol. To a degree, this is very well: such people exist, and their race will, we profoundly trust, endure, providing a flesh-and-blood link with the pioneer past. But the unromantic fact is that most Canadians today are not like this at all. They live and work in cities and towns; their environment, for most of the year at least, is an urban and largely man-made one."

Physically Canada consists of a central rocky upland, or shield, sloping down to flanking basins and rising again at its margins to mountains, the Canadian Appalachians on the east and the Cordillera on the west. The principal metropolitan areas are situated on the waterways, coasts and plains.

While the settled part of Canada lies mainly in the north temperate zone, the climate over most of the country is intemperably hot in summer and cold in winter.

Table I
Long Term Climate Data

Station	Temperature (Fahrenheit)			Annual Snowfall (inches)	Number of Days Rain
	Annual	January	July		
Victoria, British Columbia	50.2	39.2	60.0	10.1	141
Montreal, Quebec	43.7	15.4	70.4	100.8	112
Toronto, Ontario	47.0	24.5	70.8	54.6	109
Goose Bay, Newfoundland	31.7	0.0	61.2	144.1	88
Coppermine, Northwest Territories	11.7	-19.0	49.0	55.5	40

The climate imposes special housing design requirements for snowload, insulation, heating and protection of foundations.

General Economic Conditions. Canada is not only a leading trading nation but also a leading industrial nation, ranking sixth in terms of the value of commodities manufactured. Much of this industry is based on the processing of native raw materials, and is of fairly recent development.

In 1957, manufacturing accounted for 28.3 per cent of National Income; agriculture accounted for 5.9 per cent and other primary industries for 5.7 per cent.

	National Income By Industry 1957 Per Cent
Agriculture	5.9
Other Primary Industries	5.7
Manufacturing	28.3
Construction	7.1
Transportation, Utilities	11.1
Trade	14.7
Service, Finance	17.7
Government	11.4
Non-residents	-1.9
Total	100.0

Source: National Accounts. Dominion Bureau of Statistics.

Canada's dependence on her natural resources is considerably greater than the foregoing figures would suggest. The resources industries would account for one-third of the national income if the manufacturing of raw materials produced in Canada were included among them.

Since the war, Canada has had a very high rate of capital investment, much of it associated with the development of resource industries. This investment has exceeded 20 per cent of gross national product in each of the last ten years. The inflow of foreign capital has helped to finance this expansion and has supported a persistent deficit in Canada's commodity trade.

CHAPTER II - BASIC INFORMATION

Demographic Data

Canada's population is relatively young, with 40 per cent under 20 years of age.

Population by Age, Canada, 1957

<u>Age</u>	<u>Thousands</u>	<u>%</u>
0 - 14	5,442.2	32.8
15 - 19	1,214.3	7.3
20 - 24	1,163.6	7.0
25 - 34	2,464.4	14.9
35 - 44	2,197.1	13.3
45 - 54	1,665.7	10.0
55 - 64	1,176.0	7.1
65 and over	1,265.7	7.6
<hr/>		
Total	16,589.0	100.0

Source: Dominion Bureau of Statistics Reference Paper No. 40, Supplement.

Population growth has been rapid and between 1951 and 1956, was at an average rate of 3 per cent per year. The country has one of the highest birth rates in the world, and the average age at which marriage takes place is low by European standards.

Population Growth, Canada, 1921 - 1956

	<u>Population at Beginning of Period (000's)</u>	<u>Average Annual Rate of Growth %</u>
1921-1931	8,788	1.8
1931-1941	10,377	1.1
1941-1951 (1)	11,507	1.9
1951-1956	14,009	3.0
1956	16,081	

(1) Excluding Newfoundland.

Source: Dominion Bureau of Statistics Reference Paper No. 70, Census of 1956.

Immigration has been high since the end of the war and accounted for close to one-third of the increase in population from 1951 to 1956.

Components of Population Growth, Canada, 1921 - 1956

	<u>Net Change in Population (000)</u>	<u>Net Natural Increase (000)</u>	<u>Net Immi- gration</u>
1921 - 1931	1,589	1,360	229
1931 - 1941	1,130	1,222	-92
1941 - 1951 (1)	2,141	1,972	169
1951 - 1956	2,072	1,473	599

(1) Excluding Newfoundland.

Source: Dominion Bureau of Statistics Reference Paper No. 70, Census of 1956. Canadian Housing Statistics, 4th Quarter 1957.

While Canada is not as highly urbanized as the U.S.A., the difference is not great. In 1956, 44 per cent of the population were in urban areas of more than 30,000 population, as against 35 per cent in 1931.

Degree of Urbanization, Canada, 1931 - 1956

Urban Centre Size Group	Per Cent of Population in Urban Centres and Other Non-Farm Areas			
	1931	1941	1951	1956
1,000,000 and over	9.9	9.9	17.9	18.5
100,000 - 999,999	19.5	19.6	18.1	19.5
30,000 - 99,999	5.8	7.6	5.8	6.1
Sub-Total	35.2	37.1	41.8	44.1
Other Non-Farm	33.6	35.8	38.0	39.5
Farm	31.2	27.1	20.2	16.4
CANADA	100.0	100.0	100.0	100.0

Source: Census of 1951 and 1956.



National Film Board

Traditional French Canadian Farm Housing, Montmorency County, Quebec.



C.M.H.C.

Typical Street of Houses Built Privately in 1950's for Sale under N.H.A. Mortgages, Suburban Winnipeg, Manitoba.

Urban growth reflects the declining proportion of the labour force engaged in rural occupations. In 1931, over 31 per cent of the labour force were engaged in agriculture, fishing, trapping and logging. By 1951, the proportion was down to 18.5 per cent.

Percent of Labour Force, 14 years of age and over, by Occupation (1)

	1931	1941	1951
Agricultural, Fishing, Trapping, and Logging	31.1	29.0	18.5
Mining, Manufacturing and Construction	19.3	23.7	26.4
Transportation, Trade and Finance Service	32.1	33.5	37.2
Clerical and Labourers and Not Stated	17.5	13.8	17.9
Total	100.0	100.0	100.0

(1) Not including Newfoundland, Yukon and Northwest Territories.
Source: Census of 1951.

The annual increase in the number of families in Canada averaged 85,000 in the 1951 to 1956 period. Non-family household formation averaged 12,000. Since the growth in the housing stock, including conversions, averaged 104,000 per year over the same period, there was some decline in the doubling up of families.

Formation of Families and Households 1941-56

	Annual Average, 000's	
	1941-1951	1951-1956
Net Family Formation	68	85
Non-Family Household Formation	8	12
Decrease in Families Not Maintaining own Household	-12	7
Increase in Occupied Dwelling Stock (Equals Increase in Households)	64	104

Source: Canadian Housing Statistics, 4th Quarter 1957.

In addition to the formation of families and of non-family households, housing demand has also been supported by the movement of families off farms. In the 1941 - 1951 decade, the number of families on farms decreased at a rate of 6,000 per year. In the 1951 - 1956 period the rate was 10,000 per year. To the extent that these changes represent actual migration rather than changes in land use, the movement has added to the demand for non-farm housing.

Housing Needs

In a study prepared in 1956, it was estimated that new housing needs would average 112,000 per year over the 1956-1960 period. It was also estimated that these needs would rise to an annual average of 188,000 in the 1976-1980 period.

Estimated Housing Needs, 1956-80
(Thousands of Units)

Period	Population Growth		Reduction of Over-crowding and Other Replacements	Movement of Families Off Farms	Vacancies	Total
	Net Family Formation	Non-Family Household Formation				
1956-60	348	66	100	25	20	559
1961-65	414	67	108	20	24	633
1966-70	500	70	116	5	29	720
1971-75	605	78	124	-	33	840
1976-80	683	89	132	-	38	942

Source: "Housing & Social Capital", published by the Royal Commission on Canada's Economic Prospects, 1957. p. 54.

It is apparent, however, that this study is already outdated. The high levels of immigration over the past three years, together with revised estimates of demographic trends resulting from the 1956 Census, indicate that housing needs in the 1956 - 1960 period will average more than the 112,000 per year as suggested by the study.

The study allows for 10,000 dwelling units per year for the reduction of overcrowding and 10,000 units per year for the replacement of dwellings lost to the housing stock by accident or by deliberate demolition.

In 1956, there were 285,335 families not maintaining their own household. Not all of these families were crowded nor do they include all crowded families. The figure, nevertheless, provides a good indication of the extent of overcrowding.

Dwellings in need of major repair numbered 457,570 in 1951. Again these dwellings do not include all, nor are they all substandard dwellings. The figure does provide, however, a useful indicator of the number of substandard dwellings. The condition of the housing stock and the intensity of its use are detailed in the tabulation on page 8 of Chapter VII.

Rate of House-building Activity

Period	Dwelling Completions Per 1,000 Population	Dwelling Completions Per 1,000 Increase of Population
1946 - 1951 Average	5.9	276.1
1952 - 1957 Average	7.0	250.1
1952	5.1	180.5
1953	6.5	228.9
1954	6.7	237.1
1955	8.1	333.1
1956	8.4	319.3
1957	7.1	216.0

Population and Housing

Period	% Growth in Population (1)	% Growth in Housing Stock (2)	Col. (2) Col. (1)
1946 - 1951 Average	2.40	2.52	1.05
1952 - 1957 Average	2.84	2.72	.96
1952	2.84	1.88	.66
1953	2.88	2.52	.87
1954	2.85	2.61	.92
1955	2.47	3.23	1.31
1956	2.67	3.31	1.24
1957	3.32	2.76	.83

The inadequacies of the housing stock, both quantitative and qualitative, have their main effect on families at the lower end of the income scale. In 1955, one third of all non-farm families had incomes of less than \$3,100. One third had incomes of between \$3,100 and \$4,814, while the remaining third had incomes higher than this.

Non-Farm Family Incomes, Canada, 1955	
Family Income	Families (%)
Under 2,000	14.0
2,000 - 2,999	17.0
3,000 - 3,999	22.9
4,000 - 4,999	15.7
5,000 - 6,999	18.7
7,000 - 9,999	8.4
10,000 and over	3.3
Total	100.0

Source: Canadian Housing Statistics, 4th Quarter 1957.

The majority of families purchasing new dwellings are drawn from the top two-thirds of the income scale. In the larger urban centres, for example, home-buyers under the National Housing Act were drawn from income groups as follows:

Family Income Group	Proportion of Borrowers Under NHA, 1955 Per Cent
Lower Third	6.8
Middle Third	49.8
Upper Third	43.4
Total	100.0

Source: Canadian Housing Statistics,
4th Quarter 1957.

The proportion of dwellings owned by their occupant is higher than in most other industrialized countries, and is rising.

Percent of Dwellings Owner Occupied 1941, 1951 and 1957 by Region

	1941	1951	1957
Atlantic	69.3	77.0	80.2
Quebec	44.6	48.6	51.0
Ontario	56.5	69.6	72.9
Prairies	64.4	72.4	69.9
B. C.	59.0	69.6	70.3
Total	56.6	65.6	67.1

Special Problems

Following upon a long period of low housing production, reflecting the depression of the 'thirties and the restrictions of the war years, Canada entered upon the past decade without the benefit of a substantial housing industry and without public administrations skilled in the arts of community building. Initiative and improvisation were required to produce an accomplishment impressive in its dimensions if not distinguished in its design. Out of the experience of

these years has come a widening appreciation of the partnership of public and private enterprise in the whole process of urban growth and change.

At the end of the war more than 30,000 rental houses were built by the federal government for veterans' families, and veterans were given priority also on more than 20,000 houses built by private enterprise. Another postwar problem was the shortage of supplies. Before industry was fully converted to its peace-time task, housing was held up by lack of supplies of furnaces, bath-tubs and nails; the supply had to be rationed.

The housing industry is now competent to produce not merely individual houses but whole neighbourhoods. Local governments have made great advances in acquiring skilled staffs to plan in advance for the next wave of urban growth.

As the housing program has gathered momentum, the most pressing problem has been obtaining funds for housing investment to meet the backlog of need and the demands of continuing rapid population growth. This difficulty took two forms. On the one hand municipal governments, faced by extraordinary expenditures for schools, traffic arteries and main water and sewage plants found it difficult to finance the installation of the local services on which houses depend. The other financial problem has been in securing an ever larger supply of mortgage funds during a period of massive capital investment in the country's industries and resources.

To an increasing extent municipalities have abandoned the traditional practice of installing ground services and recovering the cost by local improvement charges. Increasingly they have required the private land developers to make these investments, incorporating the costs of local services in the prices of houses and therefore into the mortgage debt.

In view of the shortage of serviced land, the National Housing Act was amended in 1947 to provide guarantees to life insurance, trust or loan companies which invested in the purchase and development of land for residential purposes; but these guarantees were not used to a significant extent by the companies. In 1949 a further amendment provided for development of residential land by federal-provincial partnerships, and some 6,300 lots had been developed under this plan by the end of 1957.

Serviced land continues to be a major problem. In 1956 some 29% of the population of the 15 metropolitan areas was largely unprovided with sewer service. Some 41% of the population of 21 other major urban areas lived in largely unsewered municipalities. The shortage of serviced land is reflected in its price: land cost for single-storey dwellings financed under the National Housing Act rose from \$500 in 1947 to \$2,300 in 1957. The latter figure, however, probably contains a substantially higher ingredient of servicing costs than the 1947 figure, for reasons indicated above.

Shortages of mortgage funds have been intense but intermittent. Demand for mortgage credit must always compete with the demand for other forms of long-term credit and, on occasion, with that for credit of shorter term. In the early postwar years the life insurance, trust and loan companies were anxious to increase their mortgage portfolios, but this hunger was rapidly assuaged. In 1947 the National Housing Act was amended to permit the federal government's housing agency to act as residual lender when and where private loans were not being made available: and at first activity under this heading was modest, being confined to small and remote settlements and to moderate-rental housing in the cities. In 1952 and again in 1957, substantial public funds were fed into the mortgage stream through the agency of the approved lenders, to supplement the flow of institutional funds. In 1954 by legislative amendment, the chartered banks were for the first time admitted to the company of the approved lenders under the National Housing Act, and NHA mortgages were made more readily negotiable to encourage the development of a secondary market in mortgages. Despite all these measures, however, mortgage credit remains a major problem.

CHAPTER III - SOCIAL ASPECTS OF HOUSING

A. Habits and Attitudes

Apart from the central areas of the largest cities, the normal form of dwelling is the detached house with access to a private plot of ground. The preferred status is that of owner, rather than tenant.

The density of residential development is low by comparison with urban places outside North America. Very large parts of urban Canada are accessible to places of work and other centres of activity only by the private automobile. The automobile and its requirements tend more and more to dominate the design and the street scene. The acceptance of a low density may also account for the toleration of overhead utility distribution systems: electric power, street lighting, trolley and communication lines seem to the visitor to dominate the urban sky.

The newer residential areas are necessarily abandoned by their adult male residents for the daylight hours five days a week. Between the first of September and the end of June, the children between 5 and 16 years of age are in school five days a week. As hired domestic help is more expensive and less tractable than mechanical aids in household operation, housewives are left alone to manage their domains with machines, and their infant children with difficulty.

A high proportion of residential buildings are heated with automatic furnaces using oil or gas and producing no fuel waste. The

tidy and spacious basement storey made possible by the newer heating systems is frequently fitted out for family activities.

Canadian urban families change residence at intervals averaging less than five years. Most of them contemplate neither a long past nor a long future in their present locality.

The following table indicates the percentage of family income devoted to housing:-

Housing Expenditures, 1955 (1)	
Family Expenditure \$	Per Cent of Income Devoted to Housing (2)
Under 2,500	22.1
2,500 - 2,999	19.9
3,000 - 3,499	19.8
3,500 - 3,999	18.0
4,000 - 4,499	17.5
4,500 - 4,999	16.7
5,000 - 5,499	17.0
5,500 - 5,999	16.0
6,000 and over	14.0
All Families	17.1

(1) In Halifax, Montreal, Toronto, Kitchener-Waterloo, Winnipeg, Edmonton, Vancouver.

(2) Housing, Fuel, Light, Water.

Source: Dominion Bureau of Statistics Reference Paper No. 83

B. Housing Policy and Administration

Governments at all levels are involved in various aspects of housing. Broadly, the federal government's contributions are of an economic character, while provincial and municipal governments are mainly concerned with the administration of urban growth.

While the federal government has never issued a formal statement of overall housing policy, its main lines are evident in the title and provisions of the National Housing Act 1954 and in public statements of the successive ministers of the Crown responsible for housing. The Act is entitled "An Act to promote the construction of new houses, the repair and modernization of existing houses, and the improvement of housing and living conditions".

The role of the Canadian government in housing has expanded progressively since the introduction of the Dominion Housing Act in 1935, the first continuing statute in the field. It has been a guiding principle of national participation in housing that, while the government may act to stimulate and supplement the housebuilding market, it should not assume direct responsibilities which are constitutionally allocated to other governments or which could effectively be borne by private enterprise. The Canadian constitution, the British North America Act 1867, states the general division of authority between the central and the provincial governments. It specifies that matters such as money and credit lie within the authority of the federal government, while property and civil rights, and "matters of a local or private nature", are provincial interests. The municipal governments are regarded constitutionally as emanations of the ten provincial governments.

At the present time nearly half of the housing being built in Canada is, in one way or another, aided by the participation of the national government. Indirect aid to enlarge the housing market has

been achieved by the government's sharing in mortgage loans up to 1954 and subsequently by insuring mortgage loans offered by lending institutions and banks. Direct governmental aid has taken the forms, for instance, of housing constructed for the families of veterans during the post-war emergency and, in the present period, the construction of low-rental housing in partnership with provincial governments.

Under the terms of the National Housing Act 1954 the federal government participates in the following ways:-

- (1) Loan Insurance, the underwriting of the mortgage investments of lending institutions and banks for the construction of new housing for sale or for rent.
- (2) Loans to home owners or owners of rental property where other sources of mortgage funds are not available; loans to limited dividend corporations in respect of rental housing projects for families of low income; and loans to mining, logging and fishing industries.
- (3) Guarantees of Home Improvement Loans made by banks to home owners, and on certain conditions, guarantees of rental revenue.
- (4) Investments. The federal government enters into partnership with provincial governments to acquire and develop residential land and to build housing for rent, 75% of the capital costs and operating profits or subsidies being borne by the federal government. In addition the federal

government may itself provide housing, e.g., for veteran tenants following World War II, and for the families of military personnel as required. The housing is built by commercial contractors selected after general advertisement to tender prices.

- (5) Grants. The federal government makes grants to municipalities for slum clearance and also makes grants for housing investigations, research and technical assistance.

The Central Mortgage and Housing Corporation, a Crown company incorporated by Act of Parliament passed in December 1945, is the federal government's agency in the housing field. It administers the National Housing Act and co-ordinates the activities of the national government in housing. It receives scientific assistance from the National Research Council's Division of Building Research, from the Forest Products Laboratory of the Department of Northern Affairs and National Resources and from other government agencies.

The Canadian Farm Loan Act 1927 provides for federal long-term loan assistance for housing as well as for other farm purposes. The veterans' Land Act 1942 provides a form of loan and grant assistance to veterans for housing and other purposes. The Farm Improvement Loans Act 1944 provides for guarantees for intermediate and short-term loans made by approved lending agencies to farmers for housing and other

purposes. These three statutes are concerned with housing only incidentally; the primary provisions for housing, as such, are those in the National Housing Act.

Physical planning is carried out by municipalities with the authorities conferred on them by provincial statutes. The financing of public utilities and community services is the responsibility of municipalities, subject also to the general jurisdiction of provincial governments.

Federal contributions in the fields of welfare and health are administered by the Department of National Health and Welfare; they consist in large part of payments for portions of provincial and local health and welfare services, arising from the greater taxing power of the central government. These functions of the federal government are not closely related to its housing activities. Transport is a provincial matter with exception of railways and canals, airways and certain other kinds of inter-provincial traffic. The building and maintenance of roads in relation to housing development is almost wholly the responsibility of provinces and municipalities.

All governments are concerned with efforts to raise the quality of housing through minimum standards based on concepts of public health and social amenities. These standards are expressed in the National Building Code, the regulations under the National Housing Act and the subdivision regulations and building by-laws of provinces and municipalities. Local governments also have powers to

condemn housing that is unsafe or insanitary and may apply housing codes to compel property owners to conform with accepted standards.

All provinces except Prince Edward Island have complementary legislation providing for joint federal-provincial housing and land assembly projects. In addition, separate legislation with respect to housing has been enacted by the provinces of Quebec and Ontario.

An "Act to Improve Housing Conditions" 1948 empowers the Quebec provincial government to pay a subsidy on mortgage loan interest charges in excess of 3% on new dwellings.

In Ontario the Planning Amendment Act 1952 empowers municipalities with approved official plans to designate redevelopment areas and acquire and clear land therein for designated purposes. The Rural Housing Assistance Act 1952 authorizes the establishment of a Crown company, the Rural Housing Finance Corporation, to lend and invest mortgage money for new rural housing. The Junior Farmer Establishment Act 1952 provides for loans to young qualified farmers for housing and other purposes. The Elderly Persons Housing Aid Act 1952 authorizes capital grants to limited dividend corporations in respect of housing projects for elderly persons.

Non-government organizations

There is no public organization giving direct assistance in buying, selling or leasing of houses. The National Housing Act has the effect of depressing interest rates, extending the amortization term and increasing the loan-to-value ratio of mortgages undertaken under the Act; the Act applies only to newly constructed dwellings,

which are thus made easier to sell or lease. Apart from some speculatively built new housing, most real property is sold through the agency of realtors or real estate brokers operating on commission. In several metropolitan cities, these agents pool their listings of properties, thus exposing the market more quickly to prospective buyers. This arrangement is usually made by a local real estate board; there is a national body consisting of representatives of local real estate boards.

While there is no single nationwide housing organization as such, numerous non-government associations are active in various aspects of the housing field. These include local Builders' Exchanges, the National Home Builders' Association, the Canadian Construction Association and various trade associations representing industry; the Canadian Labour Congress and the Canadian & Catholic Confederation of Labour; the Dominion Mortgage and Investments Association and the Canadian Bankers' Association representing the financial institutions; the Community Planning Association of Canada; the Canadian Housing Design Council; the Canadian Federation of Mayors and Municipalities; the Canadian Welfare Council; the Canadian Legion of the British Empire Service League; and professional associations such as the Royal Architectural Institute of Canada, the Engineering Institute of Canada and the Town Planning Institute of Canada. There is a loosely-knit national federation of the provincial and local co-operative housing societies.

Most of these organizations publish periodical magazines and hold large annual meetings, and some of them present resolutions to governments on matters of public interest.

Private rental property in a handful of the largest cities is managed by real estate agencies or landlords specializing in that field. The smaller holdings of rental housing, and most of the scattered rental housing in smaller communities are managed by their owners as an activity supplementary to some other occupation.

Detached single family houses built under a co-operative scheme commonly revert to their occupants as owners at the end of construction. Multiple buildings are in a few instances maintained and managed by the employees of a co-operative society whose shareholders are the occupants of dwellings in the building.

Ethnic Discrimination

In general, it can be said that ethnic frictions in urban Canada are not so acute as to make the news frequently. There is considerable separation of ethnic groups in certain cities. For example, most parts of Montreal are either predominantly French speaking, or predominantly English speaking. But there can be important minorities in either area and overt conflict on these grounds is extremely rare.

In a few other cities there are other minority groups (Oriental, negro, etc.) who may be said to be contained in certain



Luxury Apartment Building. Metropolitan Vancouver, 1952. Semmens and Simpson, Architects.

Graham Warrington



Federal-Provincial Housing. Regent Park South, Toronto. J. E. Hoare Jr., Architect

areas. In most major cities there are some quarters dominated by one or another ethnic group. In Ontario, the most populous Province, the law forbids ethnically restrictive covenants in property titles or leases.

Publicly-owned housing for rent is not significant in quantity in Canada. The policy in its administration is firmly and effectively against any form of ethnic or religious discrimination. The maximum income for admission to public housing varies from case to case, but it commonly extends up the range at least as far as the median income of families in the locality of the housing. For continuation of occupancy there is no firm ceiling as to family income, but rather a graded proportion of the income chargeable as rent; this means that a relatively high income family, if prepared to pay the higher proportion of income as rent, is permitted to remain in public housing.

Discrimination by economic class does in practice occur, arising often from the requirements for land development and structural quality imposed in certain of the suburban municipalities in metropolitan areas. These requirements may impose on the prospective householder heavy purchase charges and tax payments which are, in effect, economic barriers against poorer householders in the metropolitan area. Similar barriers are sometimes created by "exclusive" covenants inserted into land titles by the initial developers of a suburban tract. Suburban local government costs, particularly for education, are such that the

exclusive suburb appeals to many suburban municipalities who lack industrial and commercial properties as parts of their tax base.

Social Welfare Housing

Housing for families of low income may be provided through Federal-Provincial investment, or by limited-dividend housing corporations. (See Chapter V). In the former case, up to 20% of the dwelling units in a project may be designed for use by the aged. A limited-dividend project may be devoted partly or wholly to elderly persons. In both cases the tenant is required to pay rent; this responsibility may be fulfilled where necessary through the welfare services of the community.

Institutional shelter with dormitory or other communal facilities is outside the orbit of the housing agencies. The only exception is that in limited-dividend projects for the aged, hostel accommodation in limited ratio to the self-contained dwellings may be included for surviving consorts.

CHAPTER IVEDUCATION AND ADMINISTRATIONA. Consumer Education

- (a) Norms of taste and behaviour in Canadian residential areas, certainly in suburban areas, are heavily influenced by Canadian and American advertisers of consumer goods and by the leadership given editorially in the weekly and monthly magazines of this Continent. The manufacturers of household equipment provide essential information on its operation, though rarely on its mechanical maintenance. Incentive schemes to promote gardening and other civilly virtuous pursuits are rare, except in remote settlements such as workers' towns surrounding extractive industries, or national defence and development establishments.
- (b) Guidance and demonstration in the use of private or community facilities in rural areas is normally provided by the electricity and other utility authorities, by representatives of the Federal and Provincial Departments of Agriculture, on sea coasts by similar representatives of the Departments of Fisheries, and in designated areas by officers of the (federal-provincial) Prairie Farm Rehabilitation Administration, the Maritimes Marshland Rehabilitation Administration, the Eastern Rockies Forest Conservation Board, etc.
- (c) In Canada, co-operative housing is insignificant. Rather more units are co-operatively financed during construction than are co-operatively owned during their useful life. The Governments of Newfoundland, Nova Scotia and Saskatchewan have adopted special

measures to encourage co-operative undertakings in house building. In addition, certain religious groups - notably the Roman Catholic Church in Nova Scotia, Quebec and Ontario - have encouraged instruction in co-operative organization for house building, including such training in crafts as will enable members to apply their own labour instead of savings towards the acquisition of new houses. Similar programmes of instruction are offered to veterans of the Armed Forces under direction of the national Department of Veterans' Affairs.

B. Professional and Technical Education

In building skills, training is achieved largely by apprenticeship schemes, to which candidates are introduced from local, provincial and federally supported vocational schools. Important resources of building skill come into Canada every year at the hands of adult immigrants. A few of the vocational schools are supported by elements of the building industry and by building trades unions.

Civil engineering is taught at some fifteen Canadian Universities, who prepare candidates with a theoretical grounding for admission to the provincially-incorporated societies of engineers. There are five Schools of Architecture which bear a similar relationship to that profession. Training in town planning is given to graduate students at four Canadian Universities, which are prepared to admit candidates from a wide variety of disciplines for this training,

administered within the Schools of Architecture. Specialist courses in housing as such are not offered at any of these professional schools, although individual graduate candidates may pursue extended investigations in the housing field.

There are no university courses in the management or administration of housing. These subjects are learned mostly during employment in the industry, the related professions, or government. For example, a considerable number of former employees of the Central Mortgage and Housing Corporation are now to be found in the employment of provincial and local governments and in private building firms. The national agency intensifies the results of "on-the-job" training by occasional staff courses of a few weeks duration, in some cases open to officials from other levels of government. In addition, the national agency has from time to time employed professionals who are newcomers to Canada, as a deliberate policy, for periods sufficient to enable them to become accustomed to Canadian legislation and practices; these immigrants are then encouraged to take posts elsewhere in the country. The professional bodies and the national government offer certain scholarships to the most promising candidates for advanced professional training (chiefly post-graduate) in engineering, architecture and town planning.

CHAPTER V - THE ECONOMIC ASPECTS OF HOUSING

A. Housing and National Product

New residential construction expenditures have accounted for about 5% of gross national product over the last few years.

Year	New Residential Construction Expenditures (\$ Mil)	GNP (\$ Mil)	New Residential Construction Expenditures As % of GNP
Average 1945-1949	536	13,944	3.8
Average 1950-1953	894	21,851	4.1
1954	1,178	24,336	4.8
1955	1,499	26,954	5.6
1956	1,574	29,986	5.3
1957	1,424	31,066	4.6

Source: National Accounts. Dominion Bureau of Statistics.

Investment associated with new house-building, such as that in roads, schools and sewer services renders the importance of house-building much greater than the 5 per cent ratio suggested above.

B. Manpower

About 2 per cent of the labour force is directly employed, on-site, in new house-building. In addition, about 3 per cent of the labour force is employed, offsite, in the production of building materials, etc. Again, however, these estimates do not take account of the labour involved in building roads, schools, etc., associated with new housing. Nor is account taken of the labour devoted to producing the new consumer durables and furnishings, etc., which will be purchased for the new houses.

Year	Total Labour Force (thousands)	% Employed in Housebuilding on Site	% Employed in Housebuilding off Site
1955	5,615	2.3%	3.4%
1956	5,764	2.4%	3.5%
1957	5,996	2.0%	3.0%

The on-site labour requirements for the house-building program are distributed among trades as follows:

Occupation	%
Carpenters	22.2
Bricklayers	9.4
Carp. Helpers & Skilled Labour	10.0
Roofers	1.2
Lathers	2.9
Plasterers	6.1
Painters	9.4
Tile-layers	1.7
Cement Finishers	0.8
Plumbers & Fitters	4.3
Caulkers	0.7
Electricians	2.1
Labourers	29.2
Total	100.0

Seasonal fluctuations in the house-building industry are very marked and are of the order of 40 per cent from the peak to the trough of employment.

C. Financing

Most house-building in Canada is privately-initiated. In only one year since 1952 has the proportion of housing starts which were publicly-initiated, exceeded 2 per cent. Much of the public housing that has been built has been for married quarters for the armed services.

While the proportion of publicly-initiated housing has been small, a considerable proportion of privately-initiated housing has

had public assistance, the proportion varying between 35 per cent and 48 per cent of the total since 1952.

Publicly and Privately-Initiated Dwelling Starts				
Period	Publicly Initiated	Privately-Initiated		Total
		With Government Assistance	Without Government Assistance	
1952	6.0	41.6	52.4	100.0
1953	1.8	40.6	57.6	100.0
1954	1.3	46.1	52.6	100.0
1955	1.4	48.8	49.8	100.0
1956	1.6	35.1	63.3	100.0
1957	2.2	39.3	58.5	100.0

Source: Canadian Housing Statistics, 4th Quarter 1957.

This assistance has, since 1954, largely taken the form of the insurance by the Federal government, under the National Housing Act, of mortgage loans made by private institutional lenders such as the banks, life insurance companies and trust and loan companies. In addition, however, mortgage loans are made from public funds both under the National Housing Act and other legislation.

The principal sources of financing of dwellings started in 1955 and 1956 are shown in the following table.

Housing Starts by Principal Source of Financing

	1955	1956
Publicly Initiated	1,975	2,083
Privately Initiated		
Insured Mortgage Loans Under NHA (1)		
Banks	33,956	16,086
Life Insurance Companies	26,015	21,346
Other Institutional Lenders	3,830	3,436
Mortgage Loans from Public Funds under NHA	2,120	2,712
Mortgage Loans from Public Funds under Other Legislation	1,600	1,161
Conventional Mortgage Loans		
Life Insurance Companies	22,244	23,923
Other Institutional Lenders	13,755	11,764
Non-Institutional Lenders (2)	19,212	20,653
Financed by means other than Mortgage Loans	13,569	24,147
Total	138,276	327,311

(1) National Housing Act. Includes a small number of loans under Farm Improvement Loans Act.

(2) Mainly individuals, but also includes credit unions.

Source: Canadian Housing Statistics, 1st Quarter, 1957.

Financing of Home Ownership

To the average man the cost of a house is equivalent to several year's income, and only the exceptionally well-to-do can afford to make payment in full upon purchase of a house. The most common method of financing is to obtain a mortgage loan to cover the bulk of the purchase price. These are usually long-term loans repayable over periods of 10 to 25 years, secured by the property itself.

Loans of this type are made by a variety of financial institutions, such as banks, life insurance companies, and loan and trust companies. Credit unions, fraternal organizations and even individuals commonly make mortgage loans.

Most mortgages require the borrower to repay in equal monthly payments part of the principal as well as the interest due on the amount still owing. In this way the loan is fully paid off at the end of the mortgage period. There has been a recent tendency to make loans for longer terms -- commonly 10 to 20 years as opposed to the 5 - 10 year terms which were usually set in conventional mortgages during the interwar period. The adoption of the amortized mortgage and the lengthening of amortization periods reflect the influence of the Federal Government in the mortgage market.

Mortgage loans, of course, are also available for the building of rental property under Federal schemes as well as through conventional channels. Conventional mortgage loans also can be obtained for the purchase of used houses.

Under the Federal government's mortgage insurance plan, a home-owner or builder may obtain a loan from a lending institution on somewhat easier conditions than on a privately-arranged basis. The loan is for a period of 25 to 30 years and the maximum rate of interest is set by the government. This rate is altered from time to time to take account of money market conditions but is always lower than the interest rate charged for other types of mortgages. All houses built under this scheme must meet certain minimum construction standards.

Loans for Low Rental Housing Projects

Under Section 16 of the National Housing Act, Central Mortgage and Housing Corporation may make a loan to a limited dividend housing

company to assist in financing the construction of a low rental housing project or in the purchase of existing buildings and their conversion into a low rental housing project.

A loan under this Section may not exceed 90% of the lending value of the project. The period for repayment may not exceed the useful life of the project and in any case may not be for more than fifty years. The rate of interest must not exceed the rate on long term government bonds, plus one-half of 1%. The borrower enters into an operating agreement with the Corporation fixing the rentals, income ranges of eligible tenants and the submission of annual financial statements.

As a matter of policy, projects open only to a designated class of tenants will not be considered, except for the broad classifications of those with low family income, elderly persons and veterans.

The limited dividend company is required by its charter or other instrument of incorporation to restrict its dividends to 5% per annum or less of its paid-up share capital.

Some provinces provide special grants to non-profit organizations for the construction of projects for elderly persons with this type of federal loan.

Loans to Primary Producers

Under Section 17 of the National Housing Act, Central Mortgage and Housing Corporation may, with the approval of the federal government, make a loan to a company engaged in mining, lumbering,



Kiwanis Village, Victoria. Non-profit (Section 16) Housing for Elderly Persons. C. E. Craig, Architect.

Fairfield



C. E. Craig, Architect

logging or fishing, or to a housing subsidiary of such a company, to assist in financing the construction of low or moderate cost housing projects in an area adjacent to operations of the borrower.

A primary industry loan may not exceed 80% of the lending value. The period of repayment may not exceed the useful life of the project and, in any case, may not exceed fifteen years. The rate of interest is established at the time the loan is approved, and may not exceed the rate on long term government bonds plus $1\frac{1}{2}\%$.

Public Housing

The impact of the housing shortage in Canada is felt most strongly by families of low income. There is provision in Section 36 of the National Housing Act for the construction of subsidized housing projects by the Federal Government in partnership with the government of any province.

Capital costs are borne 75% by the Federal Government and 25% by the provincial government. The Province may require the municipality to participate in the 25% provincial share.

Rents in subsidized projects are related to the tenant's family income and size. Anticipated revenue from the project is not normally sufficient to amortize fully the capital cost and cover operating expenses. Annual deficits are borne by the Federal and provincial governments in the same ratio as the capital costs. In full recovery schemes, where the rent is fixed for each dwelling, families are not admitted if their income is more than five times the monthly rental.

Federally-assisted public housing projects have been completed or are being built in 35 municipalities.

Although the ownership of public rental housing is vested in partnerships of the federal and a provincial government, each project is leased to a local housing authority which sublets in turn to individual tenants. The local housing authority is an honorary body appointed by the Province in consultation with the other interested governments; it may employ staff for the selection of tenants and for the management, operation and maintenance of the property.

D. Rent Levels and Rent Control

The control of rents of privately-owned housing in Canada is a matter of local jurisdiction. Gradually since the end of World War II rent controls have been lifted so that at present only a small proportion of the rental housing stock is still subject to rent control. The recent trend of rentals is shown below.

Rent Index 1949 = 100	
Period	Index
1950	108.2
1951	114.5
1952	120.9
1953	125.4
1954	129.8
1955	133.3
1956	135.6
1957	138.0

E. Costing

It is estimated that, for single-family dwellings in urban areas, the cost of land represents about 15 per cent of total costs; construction costs account for about 82 per cent while financing and miscellaneous costs account for the remainder.

Distribution of Costs
Single-Family Dwellings in Urban Areas, 1957.

Item	Per Cent
Land	15.2
Construction Costs	
Materials	51.0
Labour	30.6
Financing Costs, etc.	
Mortgage Insurance Fee	1.5
Other	1.7
Total	100.0

Source: Canadian Housing Statistics,
4th Quarter 1957.

Estimates are not available for dwellings in rural areas, though it is to be expected that land costs would represent a smaller proportion of the total than in urban areas.

CHAPTER VI - TECHNICAL ASPECTS OF HOUSING

In Canada there are large contractors conducting highly-integrated operations and willing to undertake non-residential as well as residential building, merchant builders who build housing projects and sell to individuals, and custom builders building single houses on order for special customers.

Most building organizations are small in scale. In 1955 two out of every three builders produced fewer than 15 houses a year. However, the increasing use of heavy, costly equipment at the site and the greater degree of mechanization in building operations today have tended to favour the bigger builders. In 1955, for example, five per cent of the builders who built under the National Housing Act were responsible for 40 per cent of that year's NHA programme. Even small contractors use power tools on the site in the building process.

The post-war period has seen the emergence of large merchant builders who plan and develop whole neighbourhoods for sale. Such neighbourhoods can contain hundreds of houses and production extends over a period of years. Frequently the builder has subsidiary companies handling real estate transactions and is in a position to arrange not only the financing of the new house but, in a few instances, for the sale of old houses that his customers have for disposal.

Building Materials

Most of the building materials used by the Canadian house-building industry are produced in Canada. There have been recurrent

shortages of cement at peak building periods for several years, but productive capacity has now been expanded.

Average annual material requirements for new housing over the next few years are likely to include:

$1\frac{1}{2}$ billion board feet of lumber
 15,000 miles of electrical wiring
 $2\frac{1}{2}$ million gallons of paint
 1,200 miles of iron piping
 20,000 tons of nails
 6 million barrels of cement

Source: Housing and Urban Growth in Canada,
Central Mortgage and Housing Corporation.

Imports of Construction Materials

Type of Material	Percent Domestically Produced	Percent Imported
Iron and steel products	75	25
Lumber and wood products	95	5
Non-metallic mineral products	87	13
Electrical equipment	96	4
Paper products	98	2
Paint and varnishes	96	4
All construction materials	88	12

Source: Unpublished study by the Economics Branch, Department of Trade and Commerce, relating to 1950.

Exports of Lumber

Period	Sawn Lumber	Hardwood Flooring	Wood Fibre Insulating Board	Wood Shingles	Wood Laths
	Millions of Ft. B.M.	Thousands of Feet	Millions of Sq.Ft. $\frac{1}{2}$ " B.	Thousands of Squares	Thousands of Laths
1954	4,043.7	5,783	45.3	2,306	93,774
1955	4,602.7	11,078	120.1	2,511	100,189
1956	3,941.3	9,921	97.6	1,991	90,840
1957	3,636.9	9,617	99.4	1,746	88,212

Winter Construction

Because of the extremes of Canada's climate, a major problem facing the industry is the seasonal nature of almost all construction work. This results in considerable seasonal unemployment during the winter months and imposes heavy pressure on the supplying industries during peak building periods. The winter weather means that expensive equipment lies idle through much of its working life and that work forces are disrupted and key personnel have to be carried through the slack months. In the last few years a determined effort has been made by both government and private industry to increase the amount of winter construction work. In many cases careful planning to ensure that outside jobs are completed during the good weather has permitted builders to continue operations in enclosed but unfinished structures during the winter. Heaters and the use of plastic material to cover partly-finished frames have helped to make this possible. Experiments have been made in the construction of complete houses within protective plastic tents.

Form of Construction

Canada is among the world's largest producers of timber and a great deal of wood is used in the construction of Canadian houses. Almost three-quarters of the new houses are of frame construction, using 2 x 4 studs as skeletons. The cladding is frequently painted wood siding, but brick, stucco and other materials are also popular.

Nearly a quarter of the new houses being built are constructed of masonry - solid brick or stone, cement or cinder blocks. The masonry itself may be used as the outside finish or stucco may be applied. The remainder of the new houses, perhaps five per cent, are either prefabricated homes, assembled on the site from wood frames built elsewhere, or other types, such as trailer homes.

Housing Research

New materials are constantly being introduced in the building trades by private enterprise. Laboratory tests on new materials are carried out by the National Research Council and research on wood and wood products is conducted by the Federal Forest Products Laboratories. The laboratories of the Federal Department of Public Works test paints and investigate paint uses.

Individuals, universities and other institutions undertake investigations from time to time in the economics and technology of house building and planning; these investigations are in many cases underwritten in whole or in part with funds provided under the National Housing Act.

Central Mortgage and Housing Corporation conducts a continuous program of economic research in all aspects of housing.

The traditional materials of house building - wood, brick and plaster - have also appeared in new guises. Plywood, in particular, is being widely used for panelling, in sub-flooring and in the construction of cupboards.

Plastics, commonly used in other industries but still relative newcomers to the housing field, are being resorted to for tiling counter tops, wall panelling, water pipe and baseboards. Hardwood flooring is still used extensively, but composite-material floors, such as rubber or asbestos, are gaining in popularity and have become almost standard in modern bathrooms. Cemented asbestos shingles and siding materials that require no painting have won wide acceptance in this country, which is very rich in asbestos deposits.

TYPICAL HOUSE

The typical house being built today differs in many respects from the house of 10 to 15 years ago. Indeed, even in comparatively modern subdivisions it is possible to distinguish the more recent buildings from those of a few years ago.

In contrast to earlier years when the traditional house in town or country tended to be one and a half to two stories high, most of the houses being constructed today are bungalows. This trend, which first became evident in the years following the war, has become more pronounced in recent years and today eight out of every 10 new single-family houses are of this type.



Large Private Development including Houses for Sale and Rent, Industrial and Commercial Development, Don Mills, Metropolitan Toronto.



Klax Fleet

Don Mills: Attached Cottages and Low Density Flats, Unusual in recent Suburban Development James Murray & Henry Fliess. Architects.

Roofs are generally sloping, hip or gable ended, and are protected by coloured asphalt shingles.

The average Canadian house has become larger in recent years. The average floor area of houses financed under the National Housing Act now exceeds 1,100 square feet and lenders are hesitant about making loans on houses of less than 1,000 square feet because of the difficulty of re-sale. Most new homes have three bedrooms. In more expensive houses two-car garages are becoming common.

More than 90 per cent of houses being built have full basements. Because of the severe winters in most parts of Canada, central heating equipment is needed, footings and foundations have to go down four to five feet below the surface to rest on earth which is not frozen in winter. Excavation for this purpose is often done by power machines. In such circumstances the finishing of a basement does not add considerably to the cost of building; the relative advantages of building on concrete slabs at ground level are not very great. Moreover the trend towards bungalow-type housing has put a premium on storage space for household equipment for seasonal use. The basement provides extensive storage space at cheap cost. It also permits homeowners to convert this area to workshops and playrooms at their leisure.

LARGER LOTS

Increasing floor areas coupled with the tendency to build one-storey houses has brought about an increase in the average size of lots. Serviced lots for houses built under the National Housing

Act now average 6,000 to 7,000 square feet. The 60-foot frontage has become common in newer subdivisions. This compares with a 40-foot frontage which was usual before the war even for good quality suburban housing.

The increase in lot sizes, of course, has added to the cost of new houses, since almost all houses in Canada are built on freehold land and the purchaser pays for the lot as well as for the house itself. Wider spacing of houses has also made the provision of services more expensive, since it lengthens sewer and water lines. These costs have been transmitted to the home owner either in the form of higher municipal taxes or, in those instances where the municipality requires the builder to install services at his own expense, in the form of higher house prices.

Prices of houses, of course, vary greatly, but in 1956 the average cost of houses bought by families borrowing under the National Housing Act was just over \$14,000. This includes the cost of land and in some cases adjacent street works.

HEATING

Climate plays an important role in house building, not only because of its impact on employment in the building industry, but because of its effect on the construction of the house itself. Control of heat is an important factor at all times of the year.

Central heating has been widely used for many years, the most common forms involving circulation of warm air from a furnace in the basement. In the older houses the air was usually circulated by gravity with the heat being provided by a coal furnace. Most houses being built today use a forced air system powered by electrically-driven fans. The furnace is normally oil-fueled, although in Western Canada natural gas is being used increasingly for heating purposes.

Most modern houses are fully insulated and some of the older houses have been either partially or completely insulated. Double windows are required in most areas during the winter and consequently until recently large window sizes tended to be impractical. However, recent developments have made possible the use of large, fixed, double-glazed openings. These are commonly referred to as "picture windows". In luxury apartments, room air conditioners are being introduced.

Central heating dispenses with the need for fireplaces, but they are still found in the more expensive types of new homes, as well as in parts of the country where winters are milder.

PLUMBING AND ELECTRICITY

While many of the older houses, particularly in rural areas, lack adequate plumbing facilities, almost all newer houses have indoor

toilets and baths with showers. Copper has largely replaced steel or cast iron in water pipes and, naturally, in view of the severity of the climate, all pipes are located inside the insulated shell of the house.

Electricity plays a key role in the Canadian housewife's life and most modern houses are fitted with 100-ampere electrical circuits. Domestic circuits usually carry 110 volts and all appliances with the exception of electric stoves are designed for this voltage. The increase in the number of electrical appliances such as washing machines, television sets, floor polishers and miscellaneous kitchen gadgets has placed a heavy load on existing circuits in some older houses and extensive rewiring has been required.

CHAPTER VII - PHYSICAL PLANNING AND SLUM CLEARANCEA. Planning

- (1) For reasons which have been mentioned, there is not an articulated national physical planning policy in Canada. Urban development, whether private or federally aided, assumes locations and patterns which are largely the result of market forces. While detailed defects of street and property layout are prevented by local or provincial vetting of development proposals, and the use of a typical parcel of urban land is limited by local bylaw to one or two of a very few broad categories, the public policy beyond that in most localities is to encourage corporate and private enterprise without further limitation. This is a rapidly changing attitude. Much more elaborate restrictions on the bulk, appearance and use of proposed structures are imposed by a few municipalities.

Similar comments apply to most rural and resource development activities in Canada. However, certain extractive industries have been stimulated by publicly created railroads, highways and pipe lines giving access to markets, and by national commitments to purchase the products of certain strategic industries. The development of water power, except in international streams and certain major waterways, is provincially controlled. The sale or export of certain exhaustible resources, like petroleum and

natural gas, is provincially regulated. In many of the important timber producing areas, the provincial licences to cut timber are issued only to those undertaking to operate in such a way that the forest will continue to yield perpetually at present rates. Protection of forests, fish, game and wild life is generally the responsibility of provincial governments. Air pollution by industry, and stream pollution in consequence of urban industrial developments, are becoming matters of increasing provincial concern. The federal government plays the provincial role in the Yukon and Northwest Territories.

- (2) Town planning authorities are chiefly delegated to the municipality, whereas public housing is almost entirely owned by federal and provincial governments not technically bound by municipal bylaws. It is, however, the practice of the senior governments to respect municipal planning intentions and procedures as if legally bound by them.
- (3) Something has been said about the tendency of urban land use patterns to develop in response to market forces. The pattern is influenced in some detail in different regions by historically different systems of rural land enclosure, the increment of urban development being usually not larger than a single (previously agricultural) holding of 40 to 150 acres.

There has appeared to be some unofficial concern that the rapid urbanization of Canada at low densities (consuming perhaps 100 square miles of agricultural land per year) should be restrained in favour of certain agricultural and recreational lands of unique characteristics - particularly in the regions of Toronto and Vancouver. There are also semi-official measures in force to encourage farmers to move from the most inferior agricultural land, some of which was originally cleared without full knowledge of its limitations for farming.

Fundamentally, the provincial legislation prescribes the procedures by which municipalities may use in an orderly way the great range of powers available to them to determine or influence physical development; and prescribes the ways in which a municipal council in taking far-reaching decisions as to the pattern and timing of physical developments in its area, can give a measure of fixity to those decisions, whatever special pleading or frivolous departures might be urged upon succeeding councils. The Provincial Planning Acts in general allow municipalities to follow these procedures, but do not compel them to do so. The exceptional municipalities, in which planning activity is a mandatory part of local government, include the federated Municipality of Metropolitan Toronto. In the more populous provinces, virtually all the

urban areas have opted to follow the prescribed procedures; of the substantial towns and cities of Canada, probably three-quarters have taken formal steps under the Planning Acts and established the specified committees; perhaps half that proportion of urban places have engaged professional staff with qualifications in town planning.

It has been suggested above that some suburban municipalities may use their power to withhold building permits on planning grounds, in effect to restrict residential building to the more expensive kinds which yield the heavier municipal taxes. This is an unforeseen impact of the planning legislation upon the production of housing and is probably possible only when the market for more expensive houses is as great as the house builders can supply. There is currently considerable pressure by builders and other interested parties to correct this anomaly. The Central Mortgage and Housing Corporation Brief to the Royal Commission on Canada's Economic Prospects (page 29) mentions the extra time taken when the operative house builder operating on a large scale has to satisfy the requirements of the planning legislation. The time delay on this account is probably being reduced as the qualifying staffs of consenting authorities are increased; at all events the expense to the builder and accumulated interest on his investment occasioned by this delay represent only a fraction of his costs, whereas were the system of planning consents to

be eliminated, the social costs would most certainly be far greater.

- (4) Where local planning machinery is fully established, it is likely that it leads to better, cheaper and more rapid house building. In a few cities, the municipal planning staff assumes the initiative in recommending the order of development among alternate urbanizing areas; the planning staff consolidates the statement for council of the financial requirements to discharge the municipal responsibilities in new areas of development; the municipality that has taken these decisions is able not only to satisfy a private developer that untoward development will be prevented from following his own, but also to assure him that public improvements and services on which the value of his development must depend, will be brought into being without delay when needed.

In the majority of municipalities, however, the sequel to depression, war and rapid urban expansion has been that inadequate municipal staffs could not do the work necessary to assume the initiative in this way; they have been kept busy dealing with the applications and petitions of private developers from day to day, in whatever nearer or farther suburb those applications might arise. There are some indications that new housing areas of the 1950's are less adequately served (for example with connections to an adequate

municipal sewage treatment plant, with a properly lit public footpath system, with sufficient fire-safe elementary school buildings) than were corresponding areas being developed in the 1920's. On the other hand, the forms of subdivision control in force in most provinces of Canada are such as should prevent the installation of municipal works for housing areas, so far in advance of need as to prejudice the municipalities financially, as occurred in earlier periods.

Secondary industries in Canada are increasingly served by truck transport and employ mechanical conveying gear within their plants. A mounting proportion of the workers come to the plant by automobile. These factors result in a high proportion of new manufacturing plants being located on ample sites in the outskirts of cities, rather than as additions to the old central manufacturing areas. Retail and storage facilities for finished goods have likewise tended to locate in the suburbs; even the large departmental stores have done their capital spending almost entirely in outlying locations. Deconcentration is thus occurring in response to market forces, rather than decentralization occurring as a matter of policy. There is provincial legislation in Alberta and Saskatchewan providing for the establishment of satellite centres at some distance from the largest cities with provincial financial assistance; one factor that accounts for these measures is

that in Prairie areas the resources of fresh water in the vicinity of the largest cities are approaching exhaustion.

New towns in Canada are largely established in connection with extractive industries in remote areas. There are some two hundred such settlements connected with mines, forest and paper-making operations and hydro power sites. The control of such activities by private companies is largely vested in provincial governments, except for the Yukon and Northwest Territories, which are not yet constituted as Provinces, and in which the national government performs provincial functions. In only a few instances have such towns been established under public auspices, the most notable being places on the shores of the upper Great Lakes, where live the workers from a number of adjacent uranium mines in sizeable and fully equipped settlements established by the Province of Ontario. (For further references see "Single Enterprise Communities in Canada", a report to Central Mortgage and Housing Corporation, 1953).

The creation of neighbourhoods as units of urban development is possible only where, as mentioned above, the municipality or a very large private developer is able to initiate and direct the trend of development. The City of Edmonton affords an unusual example of this kind, where very rapid suburban development has taken place on suburban land which was largely municipally owned.



Frobisher Bay, Baffin Island: Sketch Study for a Far Northern Town; buildings linked by covered walks coincident with piped services. Ian MacLennan, Chief Architect and Planner.

C. M. H. C.



Newton

Study Model, Redevelopment area in East-Central Montreal. Rother/Bland/Trudeau, Co-ordinating Architects.

B. Slum Clearance and Urban Renewal

The Census of 1951 disclosed that about 20% of rural and 9% of urban dwellings in Canada were in need of major repair. In cities of over 30,000 population there were about 100,000 dwellings in this condition. Many dwellings lacked inside running water, over half the rural dwellings but not quite 6% of those in cities.

Condition of the Housing Stock, Canada, 1951

Occupied dwellings(= Households) No.		Rural			Canada
		Urban	Non-Farm	Farm	
		2,155,035	624,475	629,785	3,409,295
Dwellings in need of major repair	%	9.5	17.2	23.1	13.4
Dwellings without inside water supply	%	5.9	53.9	67.1	26.0
Dwellings without installed bathtub or shower (1)	%	22.6	72.5	84.5	43.2
Dwellings without modern toilet facilities (1)	%	13.2	60.9	75.6	33.5
Dwellings without electric lighting facilities	%	.7	24.3	43.8	13.0
Crowded dwellings (2)	%	16.5	22.6	22.9	18.8
No. of dwellings with "doubled-up" families	%	11.2	5.6	7.2	9.4

(1) Includes "shared use".

(2) More than 1 person per room.

Source: Census of 1951.

Some of the deficient housing is on the fringes of urban areas where municipal services have not yet been extended. Some of this lies in the path of the great urban development to take place in the next twenty-five years and is likely to be improved or replaced by new housing developments. The greater part of deficient housing within built-up areas is concentrated around the inner areas of cities and awaits the process of urban redevelopment.

The condition of Canada's housing is reflected also in its age. About 350,000 units, nearly 10% of the whole stock, are now over 75 years old and over half a million units are from fifty to seventy-five years old.

Particulars of slum conditions and re-housing needs are available for Halifax, N.S., Saint John, N.B., Toronto, Ontario, Vancouver, B. C., as a result of special urban renewal studies undertaken by these cities with financial aid from the federal government. As at the first of April, 1958, similar studies were being conducted in Hamilton and Windsor, Ontario; Regina, Saskatchewan; and Trail, British Columbia. The federal government contributes to these studies by grants representing 75% of their cost.

Canadian cities are now faced with a tremendous task of retarding the process of residential decline and of accelerating the replacement of obsolete housing. Slum clearance and urban redevelopment under municipal auspices with federal and provincial assistance is in its formative stage. Increasing interest in this aspect of city regrowth, however, is indicated by the undertaking of redevelopment programs by the cities of Toronto, Montreal, Halifax and St. John's, Newfoundland, and prospects for similar undertakings in Vancouver, Trail, Windsor, Hamilton and Saint John, N. B.

Cities are becoming increasingly aware of the necessity of long range capital budgeting for purposes of slum clearance activities and the City of Vancouver, which is perhaps the most advanced in this respect, has worked out a twenty-year development plan which encompasses amongst other things a comprehensive redevelopment program.



Large Private Development including Houses for Sale and Rent, Industrial and Commercial Development, Don Mills, Metropolitan Toronto.



Max Fleet

Don Mills: Attached Cottages and Low Density Flats, Unusual in recent Suburban Development James Murray & Henry Fliess, Architects.

The National Housing Act contains provisions whereby the federal government may contribute up to half the cost of clearing and replanning a blighted area. A fund of 25 million dollars has been established for this purpose.

Under the National Housing Act federal assistance to municipalities for purposes of slum clearance programs is conditional upon the families dispossessed by acquisition and clearance being offered housing accommodation at fair and reasonable rents having regard to the incomes of the families so dispossessed. Slum clearance projects in Toronto, St. John's, Newfoundland and Montreal, Quebec, have resulted in families being resettled in new dwellings built on the cleared sites. In the case of Halifax residents in a central slum area will be rehoused elsewhere in the City in new accommodation.

Measures for the prevention of blight have not yet been developed on any comprehensive scale by Canadian cities other than the control that is possible through building, sanitary and zoning codes. Housing codes relating to the habitability of existing residential structures have, however, been in operation for some time in the Cities of Toronto and Ottawa and such a code has recently been enacted in Halifax. It is expected that other cities will follow suit in the future.

There are provisions in the National Housing Act for assisting the owners of dwellings to improve and renovate their

homes. Guarantees are offered to chartered banks which make loans to owners for the alteration or repair of structures or for the construction of permanent additions. The maximum loan is \$4,000 for the first housing unit, plus \$1,500 for each additional unit in the case of multiple structures.

CHAPTER VIII - TECHNICAL ASSISTANCE

Many of the professional and business people engaged in housing in Canada were born elsewhere or are first-generation Canadians. In particular, a high proportion of the town planners in the country are recent arrivals from the United Kingdom.

In the realm of technical assistance by international arrangement, Canada is a contributor rather than a recipient. Under the aegis of the Technical Assistance Administration of the United Nations, a Canadian professor of architecture in 1950 made a housing survey in Bolivia. In 1958 a Canadian housing official was sent to the British West Indies Federation for similar reasons by Commonwealth arrangements.

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